

Michigan Health Insurance Rate Change Requests for 2016

Individual Policies (AS FILED - NOT APPROVED)

The Department of Insurance and Financial Services (DIFS) performs reviews on premium rates filed by insurance companies and health maintenance organizations (HMOs) for individual and small group policyholders. Below is a listing of carriers in Michigan who have requested to change rates in the **INDIVIDUAL** market effective January 1, 2016. You may obtain more information about each filing by visiting DIFS' rate filings portal at <https://filingaccess.serff.com/sfa/home/MI>. You may also send comments about a particular filing to DIFS by either clicking the link next to each filing or emailing directly to HealthRateComments@michigan.gov prior to June 30.

Important Note: As rate changes vary by plan, geographic area, and tobacco status, individuals may experience rate changes different from the annualized change. In addition, those individuals who receive tax credits covering part or all of their premium will experience different rate changes due to the tax credit calculation. The 2016 tax credits will not be known until closer to the beginning of open enrollment on November 1, 2015.

Issuer Name	Participating in Federally Facilitated Marketplace	Requested Rate Change (Annualized)	Products with Rate Increases Exceeding 10%	Number of Affected Individuals	Total Proposed Plans (On/Off Marketplace)	SERFF Tracking Number	CMS Issuer (HIOS) ID	Link to Submit Public Comment
Aetna Life Insurance Company	No	5.9%	None	264	13	AETN-129993598	81068	Email Comment
Alliance Health and Life Insurance Company	Yes	3.4%	None	10,699	9	HALP-130015850	67577	Email Comment
Blue Care Network of Michigan	Yes	9.7%	None	171,831	26	BCNT-130012266	98185	Email Comment
Blue Cross Blue Shield of Michigan	Yes	11.3%	All Products: ~10%	138,169	14	BBMI-130004863	15560	Email Comment
Consumers Mutual Insurance of Michigan	Yes	20.5%	PPO: 20.5%	5,053	10	CMIM-130001659	41895	Email Comment
Freedom Life Insurance Company of America	No	9.9%	None	31	2	USHG-130012072	78302	Email Comment
Harbor Health Plan	Yes	0.0% (-24%)*	None	1,834	4	PCHP-130017824	34620	Email Comment
Health Alliance Plan	Yes	2.4%	None	17,451	30	HALP-130015883	37651	Email Comment
Healthplus of Michigan, Inc.	No	35.8%	All Products	4,447	6	HPMC-129949447	13667	Email Comment
Humana Insurance Company	No	5.5%	None	6,147	5	HUMA-130000875	62294	Email Comment
Humana Medical Plan of Michigan, Inc.	Yes	-4.9%	None	83,456	20	HUMA-130000811	46275	Email Comment
McLaren Health Plan Community	Yes	7.5%	None	4,295	5	MCLH-130019949	74917	Email Comment
Meridian Health Plan of Michigan, Inc.	Yes	-12.6%	None	510	14	HPMI-130009582	58594	Email Comment
Molina Healthcare of Michigan	Yes	-8.5%	None	16,538	3	MHCM-130016945	40047	Email Comment
Physicians Health Plan	Yes	7.2%	None	2,500	14	PHPM-130005833	60829	Email Comment
Priority Health	Yes	3.4%	None	65,389	38	PRHL-129977178	29698	Email Comment
Priority Health Insurance Company	Yes	4.9%	None	6,611	8	PRHL-129977160	29241	Email Comment
Time Insurance Company	Yes	0.0% (+37.0%)*	All Products: ~ 37%	2,186	17	ASPC-130019868	89029	Email Comment
Total Health Care USA	Yes	3.3%	None	12,632	2	THCI-130005733	67183	Email Comment
UnitedHealthcare Community Plan, Inc.	Yes	14.7%	All Products: 14.7%	9,490	11	UHLC-129985227	71667	Email Comment
UnitedHealthcare Life Insurance Company	No	15.2%	Off Exch Navigate Plus: 20.7%	3,000	10	AMMS-129986765	45002	Email Comment
				562,269	248			

*Issuer replaced all existing 2015 plans with new plans. Amount in parentheses represents the expected premium increase or decrease moving from existing to new plans.

Definitions

Requested Rate Change (Annualized)	Effective rate change for the average policyholder in 2015, reflecting the expected distribution of policyholders by plan, age, geographic area, tobacco status, and plan effective date. (Source: Issuer's Unified Rate Review Template)
Products with Rate Increases Exceeding 10%	Plans with rate increases exceeding 10% are subject to additional rate review and disclosures. (Source: Issuer's Unified Rate Review Template)
Number of Affected Individuals	Estimate provided by issuer of the number of individuals impacted by the rate change. (Source: Issuer's Unified Rate Review Template)
Total Proposed Plans (On/Off Marketplace)	Number of plans proposed to be offered by the Issuer.
SERFF Tracking Number	Filing number assigned to the rate increase request made within the NAIC's SERFF filing system.
CMS Issuer (HIOS) ID	Issuer's identification number assigned by the Center for Medicare and Medicaid Services.

Updated: 5/29/2015